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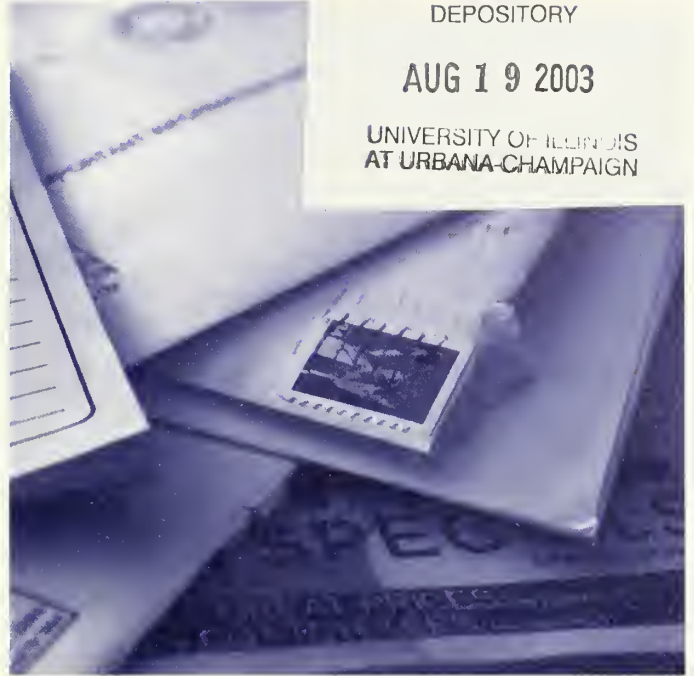
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Identity Theft

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Don't become a victim.

Jesse White
Illinois Secretary of State

At one time or another, you may have been a victim of "identity theft" — theft of personal information such as credit cards, your driver's license, mail and other important personal and financial information. As a victim you may feel violated, helpless, confused and overwhelmed.

Be assured that you are not the only one affected by identity theft. Last year alone, the Federal Trade Commission (FTC) received more than 750,000 identity theft complaints. That is why the Illinois Secretary of State's Department of Police is providing this brochure, which includes suggestions on what to do if you become a victim of identity theft and where to get help.

I hope the following information will be helpful if you or someone you know becomes a victim of identity theft. By acting quickly and contacting the appropriate law enforcement and financial authorities, you can help limit the damage caused by an identity thief and aid in their arrest.

Sincerely,

Jesse White

Jesse White
Secretary of State



Obtaining a fictitious driver's license or ID card often is the first step taken by a new brand of criminals known as "identity thieves." Follow these guidelines if you become a victim of identity theft. It is important to be assertive and act quickly to minimize the potential damage of this crime. Keep a log of all conversations involving authorities and financial institutions. Send all correspondence by certified mail and keep copies of all letters and documents.

Law Enforcement

Report the crime to the law enforcement agency that has jurisdiction in your case. Get a copy of the police report in case the bank, creditors or others need proof of the crime. Even if the thief is not caught, a copy of the police report can assist you when dealing with creditors.

Credit Bureaus

Report the fraud to all credit bureaus listed below. Request that a "fraud alert" and victim's statement be placed in your file asking creditors to call you before opening new accounts or changing existing accounts. This can help prevent an identity thief from opening additional accounts in your name.

Ask credit bureaus for free copies of your credit reports. Review your reports carefully to make sure no fraudulent accounts have been opened in your name or unauthorized changes have been made to your existing accounts. If fraudulent charges appear on any of your credit card accounts, call the National Foundation for Credit Counseling to clear up any false claims on your credit report. Ask credit bureaus for the phone numbers of credit agencies with whom a fraudulent account was opened. Request that fraudulent "inquiries" be removed from your report. In a few months, order new copies of your reports to verify your corrections and changes and that no new fraudulent activity has occurred.

Equifax — www.equifax.com • 800-525-6285

Experian — www.experian.com • 888-397-3742

Trans Union — www.tuc.com • 800-680-7289

National Foundation for Credit Counseling — www.nfcc.org • 800-388-2227

Financial Institutions and Creditors

If you believe that an identity thief has tampered with any of your accounts, immediately contact all financial institutions and creditors with whom your name or account was used fraudulently. This can include credit card companies, phone companies, utilities, banks and other lenders. Contact the security or fraud department of each organization and follow up with a letter. The Fair Credit Billing Act stipulates that credit card companies must be notified in writing.

Close all accounts that have been tampered with and open new ones with new personal ID numbers and passwords. Avoid using easily accessed information like your mother's maiden name, your birth date, the last four digits of your Social Security Number, your phone number or a series of consecutive numbers.

Stolen Mail

If an identity thief has stolen your mail, report it to your local postal inspector. Your local post office has the phone number for the postal inspector, or you can check the Postal Inspection Service Web site at www.usps.gov.

Stolen Checks

If you have had checks stolen or bank accounts set up fraudulently in your name, contact Telecheck to have your files flagged so counterfeit checks will be refused.

Telecheck — www.telecheck.com • 800-366-2425

Investments

If an identity thief has tampered with your investments or a brokerage account, immediately report it to your broker or account manager and to the Securities and Exchange Commission.

Employment

If you believe someone is using your Social Security Number to apply for a job, report it to the Social Security Administration's (SSA) Fraud Hotline at 800-269-0271. You may also call the SSA at 800-772-1213 to verify earnings reported on your Social Security Number or to request a copy of your Social Security Statement.

Bankruptcy

If someone has filed for bankruptcy using your name, contact the U.S. Trustee Program in the region where the bankruptcy was filed. You may contact the U.S. Trustee Program online at www.usdoj.gov. They are also listed in the phone book under U.S. Government — Bankruptcy Administration. You may also file a complaint with the U.S. Attorney in the city where the bankruptcy was filed.

Criminal Records and Arrests

An identity thief may create a criminal or driving record under your name. For example, he/she may use your name when being arrested or when cited for traffic violations. If this happens, contact the State's Attorney's office in your jurisdiction for guidance. You may need to consult an attorney to help resolve the problem.

Federal Trade Commission (FTC)

The FTC collects complaints from victims of identity theft and provides information to assist them in recovering from this crime. Report identity theft crimes to the FTC's Identity Theft Hotline at 877-IDTHEFT or online at www.consumer.gov.

Office of the Illinois Secretary of State

Secretary of State Driver Services personnel will forward your case to the Fraud Review Unit for review and administrative action. If appropriate, your case will be submitted to the Secretary of State's Department of Police for investigation.

Emotional Support

Counseling may help in dealing with the anxiety and stress experienced by some identity fraud victims.

**For more information, contact
Office of the Secretary of State • Department of Police
www.cyberdriveillinois.com**





www.cyberdriveillinois.com

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